



US006754640B2

(12) **United States Patent**  
**Bozeman**

(10) **Patent No.:** **US 6,754,640 B2**  
(45) **Date of Patent:** **Jun. 22, 2004**

(54) **UNIVERSAL POSITIVE PAY MATCH,  
AUTHENTICATION, AUTHORIZATION,  
SETTLEMENT AND CLEARING SYSTEM**

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(\*) Notice: Subject to any disclaimer, the term of this  
patent is extended or adjusted under 35  
U.S.C. 154(b) by 0 days.

(21) Appl. No.: **09/983,065**

(22) Filed: **Oct. 23, 2001**

(65) **Prior Publication Data**

US 2002/0052852 A1 May 2, 2002

**Related U.S. Application Data**

(60) Provisional application No. 60/243,722, filed on Oct. 30,  
2000.

(51) **Int. Cl.<sup>7</sup>** ..... **G06F 17/60**

(52) **U.S. Cl.** ..... **705/40; 705/1; 705/55**

(58) **Field of Search** ..... **705/40, 1**

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(57) **ABSTRACT**

An universal positive pay match, authentication, authorization, clearing and settlement system to reduce check and card fraud. The system includes several technologies for inputting check register information connectively from various users of the system, a database for storing the check register information and the check histories, software that searches for and captures escheated check register information, software that automatically polls check register information from the customer, the customer's bank or merchant and conducting and transmitting a partial or full reconciliation of the check register information from the system to the customer. Also included in the system is the ability of the customer's bank to provide either a stalled debit or debit stall to the customer.

**26 Claims, 15 Drawing Sheets**

